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PTO/SB/08A (10-01)

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Substitute for form 1449A/PTO	Application Number	09/804,942		
	Filing Date	March 13, 2001		
INFORMATION DISCLOSURE	First Named Inventor	Broadbent		
STATEMENT BY APPLICANT	Art Unit			
	Examiner Name			
(use as many sheets as necessary)		·		
Sheet 1 of 1	Attorney Docket Number	020529CIP		

	U.S. PATENT DOCUMENTS						
Examiner	Cite Document Number		Publication Date	Name of Patentee or	Pages, Columns, Lines, Where		
Initials*	No.1	Number - Kind Code ² (if known)	MM-DD-YYYY	Applicant of Cited Document	Relevant Passages or Relevant Figures Appear		
AC		5,995,947	11-30-1999	Fraser et al.			
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	FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No.1	Foreign Patent Document Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	7°			
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740		6,076,072	06-13-2000	Libman			

FOREIGN PATENT DOCUMENTS							
Examiner Initials*	Cite No.1	Foreign Patent Document Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear		

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MATION DISCLOSURE CITATION IN AN APPLICATION

(Use several sheets if necessary)

Docket Number 437312000120	Application Number 09/804,942
Applicant	
D. F. B	ROADBENT et al.
Filing Date March 13, 2001	Group Art Unit To Be Assigned
Mailing Date, April 9, 2001	

U.S. PATENT DOCUMENTS

Examiner Initials	Ref. No.	Date	Document No.	Name	Class	Subclass	Filing Date If Appropriate
AC	1.	12/16/80	4,239,936	Sakoe			
TAC	2.	11/10/92	5,163,083	Dowden et al.			
7	3.	3/6/01	6,199,043 B1	Нарр			
	4.	9/27/88	4,774,664	Campbell et al.			
	5.	10/24/89	4,876,648	Lloyd			
	6.	12/21/93	5,272,623	Grubb et al.			
	7.	3/11/97	5,611,052	Dykstra et al.			
	8. '	7/1/97	5,644,726	Oppenheimer		•	
	9.	11/18/97	5,689,650	McClelland et al.			
	10.	11/25/97	5,692,206	Shirley et al.			
	11.	3/31/98	5,734,890	Case et al.			
	12.	9/15/98	5,809,478	Greco et al.			
` \	13.	10/6/98	5,819,230	Christie et al.			
	14.	10/6/98	5,819,249	Dohanich et al.			
	15.	2/9/99	5,870,721	Norris			
	16.	2/16/99	5,873,066	Underwood et al.			
	17.	5/25/99	5,907,828	Meyer et al.			
	18.	7/27/99	5,930,775	McCauley et al.			
	19.	7/27/99	5,930,776	Dykstra et al.			
	20.	8/17/99	5,940,812	Tengel et al.			
7	21.	10/12/99	5,966,699	Zandi		-	
P	22.	10/12/99	5,966,700	Gould et al.			
	23.	11/9/99	5,983,206	Oppenheimer			
20	24.	11/23/99	5,991,745	Kiritz		_	
tyc	25.	11/30/99	5,995,947	Fraser et al.			

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PTO/SB/08 (2-92)

Sheet 2 of 3 Docket Number 437312000120 Application Number 09/804,942 Form PTO-1449 Applicant INFORMATION DISCUSSIVE CITATION D. F. BROADBENT et al. IN AN APPLICATION (Use several sheets if necessary) Filing Date March 13, 2001 Group Art Unit To Be Assigned Mailing Date April 9, 2001 26. 1/25/00 6.018.722 Ray et al. 27. 2/22/00 6,029,144 Barrett et al. 28. 2/22/00 6.029,149 Dykstra et al. FOREIGN PATENT DOCUMENTS Document No. Subclass Examiner Ref. Date Class Translation Country Initials YES No. NO OTHER DOCUMENTS (including author, title, Date, Pertinent Pages, Etc.) Examiner Ref. Title **Initials** No. 29. M. Arend, "New automated experts ready for lenders", ABA Banking Journal vol. 84, no. 1, (1992), pp. 61-62. 30. "New software available for commercial loan underwriting", America's Community Banker vol. 5, no. 9, (1996), pg. 42. D. Baker et al., "Providing Customized Process and Situation Awareness in the Collaboration 31. management Infrastructure", IEEE 1999, pp. 79-91. P. Britt, "Automated Underwriting Expedites Appraisals", America's Community Banker, (1997), pp. 32. 17-20. 33. P. Coleman, "Flexibility key to Web-enabling mortgage origination business", SunServer (2000) www.pcinews.com/sun/sun0500/mortgage.htm. 8 pgs. 34. J. Day, "New Freddie Mac Mortgage System Means Less Time, More Links", Bank Systems Technology (1994), pgs. 31-32. 35. Easy Soft, Inc., HUD software products, www.easysoft-usa.com/hud.htm, 4/14/00, 2 pgs. 36. D. L. Edwards et al., "Toward Knowledge Management Systems in the Legal Domain", Int. ACM SIGGROUP Conference on Supporting Group Work Nov. 16-19, 1997, Arizona, pp. 158-166. 37. "Fannie Mae: Home Loans In 60 Minutes", Bank Systems & Technology vol. 32, no. 6, (June 1995) pgs. 14-16. "Fannie Mae Releases Upgraded Automated Underwriting Software", America's Community Banker, 38. June 1997, pp. 46-47. A. Foekens et al., "Facilitating International Electronic Commerce by Formalizing the Incoterms", 39. DATE CONSIDERED: **EXAMINER:** EXAMINER: Initial if citation considered, whether or not the citation conforms with MPEP 609. Draw a line through the citation if not in conformance and not considered. Include a copy of this form with next communication to applicant.

Sheet 3 of 3 Docket Number 437312000120 Application Number 09/804,942 Form PTO-14 Applicant INFORMATION DISCUSSION CITATION D. F. BROADBENT et al. IN AN APPLICATION (Use several sheets if necessary) Filing Date March 13, 2001 Group Art Unit To Be Assigned Mailing Date April 9, 2001 IEEE Computer Society (1997), pp. 459-467. 40. Framework, Inc. Unveils Industry's First Internet Mortgage Processing System (1999), Press Release, www.lendware.com/Pr0303a99.htm, 4 pgs. 41. "HudworX for Windows", Marzanne Computers, Inc., Legal Real Estate HUD RESPA closing software, www.easysoft-usa.com/hud.htm, 4/14/00, 2 pgs. R. M. Lee, "A Messenger Model for Navigating Among Bureaucratic Requirements", IEEE Comp. 42. Soc.1997, pp. 468-477. S. Marlin, "Residential lender homes loan processes", Bank Systems & Technology vol. 34, 43. no. 5, (1997), pg. 42. M. McGann, "Mortgage solution eases application process via World Wide Web", Bank Systems & Technology vol. 34, no. 5, (1997), pg. 22. V. Moss, "A thumbnail sketch of RESPA", Credit Union Magazine vol. 66, no. 1, (Jan 2000), 45. pp. 38-39. R. Roberson et al., "Software" Mortgage Banking vol. 52, no. 5, (1992), pp. 81-84. 46. H. Schneider, "Great strides in industry automation", Mortgage Banking vol. 55, no. 2, 47. (1994),pp. 10-16. G. E. Mitchel et al., "A twentysomething does online lending", Mortgage Banking vol. 60, 48. no. 6, (Mar 2000), pp. 84-92. J. E. Pitkow et al., "Towards an intelligent publishing environment", Computer Networks and ISDN 49. Systems, 27, (1995) pp. 729-737. ReesaTM Real Estate Closing Software, Overview, www.reesa.com/reesa.htm, 4/14/00, 2 pgs. 50.

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